

In re:
Danielle Curry
Debtor

Case No. 22-14685-SY
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Mar 27, 2023

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2023:

Recip ID	Recipient Name and Address
db	+ Danielle Curry, 8799 Sugar Gum Road, Riverside, CA 92508-3065
41377988	+ AIDVANTAGE / DEPT OF EDUCATION, 1891 METRO CENTER DR, RESTON, VA 20190-5287
41377994	+ Clarence Ellis, 11229 Sunglow Dr., Moreno Valley, CA 92557-5110

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Mar 28 2023 04:22:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Mar 28 2023 04:22:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ EDI: AISACG.COM	Mar 28 2023 04:22:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
41377988	+ EDI: MAXMSAIDV	Mar 28 2023 04:22:00	AIDVANTAGE / DEPT OF EDUCATION, 1891 METRO CENTER DR, RESTON, VA 20190-5287
41377989	+ EDI: CITICORP.COM	Mar 28 2023 04:22:00	AMEX / CITIBANK, 9111 DUKE BLVD, MASON, OH 45040-8999
41377990	Email/Text: Bankruptcy@arrowheadcu.org	Mar 28 2023 00:30:00	ARROWHEAD CREDIT UNION, PO BOX 735, SAN BERNARDINO, CA 92402
41377991	+ EDI: CAPITALONE.COM	Mar 28 2023 04:22:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
41377992	+ EDI: CAPONEAUTO.COM	Mar 28 2023 04:22:00	CAPITAL ONE AUTO FINANCE, PO BOX 259407, PLANO, TX 75025-9407
41377993	+ EDI: CITICORP.COM	Mar 28 2023 04:22:00	CITICARDS, PO BOX 6241, SIOUX FALLS, SD 57117-6241
41377995	+ EDI: CRFRSTNA.COM	Mar 28 2023 04:22:00	CREDIT FIRST, 6275 EASTLAND RD, BROOKPARK, OH 44142-1399
41377996	+ EDI: DISCOVER.COM	Mar 28 2023 04:22:00	DISCOVER BANK, PO BOX 30939, SALT LAKE CITY, UT 84130-0939
41377997	EDI: CALTAX.COM	Mar 28 2023 04:22:00	FRANCHISE TAX BOARD, Personal Bankruptcy MS A340, P.O. Box 2952, Sacramento, CA 95812-2952
41377998	EDI: IRS.COM	Mar 28 2023 04:22:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
41377999	+ Email/Text: BankruptcyMail@questdiagnostics.com	Mar 28 2023 00:31:00	QUEST DIAGNOSTIC, 500 Plaza Drive,

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Secaucus, NJ 07094-3619

41378000	+ EDI: RMSC.COM	Mar 28 2023 04:22:00	SYNCHRONY / CHEVRON, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738
41378001	+ EDI: RMSC.COM	Mar 28 2023 04:22:00	SYNCHRONY NETWORKS, PO BOX 965036, ORLANDO, FL 32896-5036
41378002	+ Email/Text: EFBankruptcyNotices@huntington.com	Mar 28 2023 00:30:00	THE HUNTINGTON NATIONAL BANK, PO Box 77077, Minneapolis, MN 55480-7777
41378003	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 28 2023 00:30:00	TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2023 at the address(es) listed below:

Name	Email Address
Arvind Nath Rawal	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LLC arawal@aisinfo.com
Benjamin Heston	on behalf of Debtor Danielle Curry bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Larry D Simons (TR)	larry@lsimonslaw.com c119@ecfbis.com;nancy@lsimonslaw.com;simonsecf@gmail.com;kareng@lsimonslaw.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov
Valerie Smith	on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Danielle Curry</u>	Social Security number or ITIN	xxx-xx-9639
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number: 6:22-bk-14685-SY			

Order of Discharge – Chapter 7

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IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Danielle Curry

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 3/27/23

Dated: 3/27/23

By the court: Scott H. Yun
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.